CLAIM(S):

1. A workflow management system for hosting process-based tasks and decisioning, the workflow management system comprising:

a compiled program kernel containing multiple differentiated tasks defined as separate functions with the compiled program;

a graphical interface having a list of geometric shapes and a workspace, each geometric shape being an abstracted object-based representation of functions within the compiled program kernel, the workspace for organizing and linking multiple geometric shapes in a sequential arrangement of objects, the sequential arrangement of objects corresponding to an order in which the multiple differentiated tasks are performed by the compiled program kernel; and

a database for storing the arrangement of objects as a checklist.

2. The workflow management system of claim 1, further comprising:

administrative tools for accessing a stored checklist, the administrative tools capable of altering parameters associated with each geometric shape in the stored checklist.

3. The workflow management system of claim 1, wherein multiple checklists may be stored in the database.

4. The workflow management system of claim 1, wherein the graphical interface permits dynamic alteration of the ordered arrangement of objects in the stored checklist without restarting the system and without recompiling the compiled program kernel.

5.   The workflow management system of claim 1, wherein the graphical interface is web-enabled, such that a remote user can access the graphical interface to modify the ordered arrangement of objects in the stored checklist.

6.   The workflow management system of claim 1, further comprising:

an automated messaging system for communicating action items with registered users in the system, the messaging system being Internet-based.

7.   The workflow engine of claim 6, wherein the automated messaging system includes electronic mail.

8.   A workflow system for programmatically managing dynamic workflow processes, the workflow system comprising:

a workflow engine for performing task list processing, the workflow engine being a software component containing a plurality of discrete functions; and

a workflow designer for configuring task lists, the workflow designer having an object-based interface for drag-and-drop creation of task lists, the workflow designer having a display window divided into a function list and a workspace, the function list containing multiple symbols, each symbol corresponding to at least one of the plurality of discrete functions within the workflow engine, the workspace providing a graphical area for assembly of ordered task lists, the workflow designer allowing for assembly of ordered tasks by dragging and dropping one of the multiple symbols into the workspace, the workflow designer provides graphical links for assembling an ordered task list from multiple discrete symbols;

wherein the workflow engine performs discrete functions in an order determined by the ordered task list.

9.   The workflow system of claim 8, wherein the workflow designer is Internet-based and wherein the function list and the workspace are accessible using an Internet browser.

10.   The workflow system of claim 8, further comprising:

a workflow setup utility for configuring parameters within the checklist.

11.   The workflow system of claim 10, wherein the workflow setup utility is web-enabled.

12.   The workflow system of claim 8, further comprising:

a messaging system for programmatically prompting a user to take action.

13.   The workflow system of claim 12, wherein the messaging system generates a digital message.

14.   The workflow system of claim 12, wherein the messaging system forwards a document to the user for review and action.

15.   A system for programmatically rendering a process-based decision, the system comprising:

administrative tools for creating process categories and checklists associated with each process and for modifying decision parameters in each checklist;

a decision database for storing the process categories, the checklists and the decision parameters;

a workflow engine for automatically processing input and generating an instant decision based on the processed input, the workflow engine capable of securely transmitting the instant decision to a remote user, the workflow engine capable of brokering communications between the remote user and a process administrator associated with the instant decision; and

a messaging system for routing communications between the remote user and the process administrator, the messaging system providing a digital record of programmatic transactions.

16.   The system of claim 15, further comprising:

a user interface for entering user information.

17.   The system of claim 15, wherein checklist parameters are modified and new checklists are created dynamically without restarting the system.

18.   A method for workflow processing and programmatic decision-making based on object-based processes stored in memory, the method comprising:

receiving input from a remote source;

determining programmatically an input type according to the received input;

retrieving automatically a stored process checklist from a decision database according to the input type;

processing programmatically the received information based on parameters associated with the stored process checklist;

rendering an automatic decision based on the processed received information; and

communicating programmatically the automatic decision to the remote source.

19. The method of claim 18, wherein the step of processing comprises:

querying a remote server for information related to the received input;

receiving a response containing additional information related to received input; and

evaluating the received response and the received input according to parameters within the stored process checklist.

20. The method of claim 18, wherein before receiving, the method comprises:

creating a process checklist using an administrative utility, the administrative utility having an object-based, graphical interface wherein an authorized user creates a workflow process by dragging and dropping tasks into a workspace and linking tasks into an ordered sequence;

configuring parameters associated with each task in the process checklist using the administrative utility; and

storing the process checklist in a decision database.